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USDA Consumer Expenditure Survey Report No. 5

CONSUMER EXPENDITURES AND INCOME

Rural Farm Population, United States, 1961

Summary Tabulations Classified
by Family Characteristics
(Tables 1-10)

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Agricultural Research Service

UNITED STATES DEPARTMENT OF AGRICULTURE

Washington, D.C.

Issued April 1965

For sale by the Superintendent of Documents, U.S. Government Printing Office,
Washington, D.C., 20402 - Price 15 cents

PREFACE

Information on the expenditures for family living, savings, and income of rural farm families in 1961 was collected by the U.S. Department of Agriculture (USDA) as part of a nationwide Survey of Consumer Expenditures—a cooperative undertaking of USDA and the Bureau of Labor Statistics (BLS) of the U.S. Department of Labor. Comparable data are available from BLS on rural nonfarm families, collected jointly by USDA and BLS, and for urban families, collected by BLS. BLS also has reports of the data for the three population groups combined. Insofar as possible, the table numbers, format, and general content of the reports by the two agencies have been kept the same for all population groups.

The initial objective of this survey was to obtain from urban families of wage and clerical workers detailed expenditure data for use by BLS in revising the Consumer Price Index, but a cross section of all urban families was selected to serve other purposes. Subsequently, the survey was broadened to cover rural farm and rural nonfarm families, to provide information on a complete cross section of the U.S. population for the year 1961. Such data for the U.S. population were last available in summary form for 1941-42, and in detail by regions for 1935-36. The tabulations included in this report are designed to facilitate the study of the expenditure patterns of farm families in relation to selected socioeconomic characteristics.

The tabulations also provide the basis for comparing expenditures of farm and nonfarm families. Spending patterns of farm families in 1961 may also be compared with the patterns shown in earlier studies of farm families.

Within USDA, the survey has been a cooperative project of the Statistical Reporting Service (SRS), the Economic Research Service (ERS), and the Agricultural Research Service (ARS). SRS had primary responsibility for collecting and tabulating the data. The publications have been prepared by staff of Consumer and Food Economics Research Division of ARS, who have served as technical advisors on subject matter throughout the study. Miss Jean L. Pennock supervised the preparation of this report. Miss Minnie Belle McIntosh worked with the Data Processing Center of SRS in developing the tabulations.

Other reports carrying summary expenditure tables 1-10 for the rural farm population are:

Northeast	-----	Consumer Expenditure Survey Report No. 1
North Central	-----	Consumer Expenditure Survey Report No. 2
South	-----	Consumer Expenditure Survey Report No. 3
West	-----	Consumer Expenditure Survey Report No. 4

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CONSUMER EXPENDITURES AND INCOME

Rural Farm Population, United States, 1961

HIGHLIGHTS

Farm families in the United States spent an average of \$3,594 for current living expenses in 1961. In addition, they used \$220 for gifts and contributions, put \$200 into various types of life insurance and retirement funds, and had savings of \$519 through a net increase of assets over liabilities. Their average after-tax income was \$4,424.

Expenditures in 1961

Food, housing, and clothing—frequently referred to as the basic categories—accounted for over 60 percent of current consumption. Housing—including shelter, household operations, and housefurnishings and equipment—took the largest amount, \$917 or 26 percent of the total. Food, including beverages, was almost as important, accounting for \$893 or 25 percent. Clothing was of much less importance in the family budget. Families spent \$427 or 12 percent on this category.

The housing dollar was divided into 34 cents spent on the house itself; 42 cents on fuel, light, refrigeration, water, and other household operations; and 24 cents for housefurnishings and equipment. The food-and-beverage dollar was divided into 82 cents for food to be prepared at home, 15 cents for meals and snacks away from home, and 3 cents for alcoholic beverages.

Transportation constituted the third largest component of family spending. The family share of the purchase and operation of automobiles and trucks amounted to \$588. In addition, families spent \$25 on other transportation, mostly public. Together, these made up 17 percent of total spending.

Medical care cost families \$310 and accounted for 9 percent of total expenditures. The minor categories—personal care, recreation, reading and education, tobacco, and other ex-

penditures—as a group accounted for 12 percent of spending for consumption. Of these, recreation, at \$123, was the largest.

Changes in Spending Patterns Since 1955

Farm families in the United States spent about a fourth more for current consumption in 1961 than in 1955. Rising incomes and prices were principally responsible for this change. When the change in price level is taken into account, the increase in real consumption is about an eighth. Little of the change in expenditures can be attributed to the change in the universe surveyed—farm-operator families in 1955, and all families on farms in 1961. In the latter year, the self-employed, who appear as a separate class in table 4 and who can be assumed to be predominantly farm operators, formed such a large proportion of the total group studied that they determined both the level and pattern of expenditures. The precise effect of change in universe, however, will be examined in greater detail in a later report.

Between 1955 and 1961, housing replaced food and beverages as the largest category of expenditures. Expenditures for food and beverages predictably decreased in importance—from 29 to 25 percent—since total spending had increased and food traditionally responds less than other categories to an increase in funds for family living. Housing expenditures, on the other hand, rose from 24 to 26 percent during this period. The increased importance of housing in the budget of farm families is due in part to real improvements in the level of housing and increasing expenditures on household operations. Also, improved survey techniques eliminated from the 1961 data an understatement of the housing expenditures of tenant families that exists in the 1955 data.

*Average expenditures, income, and savings of farm
families and single consumers, United States, 1961 and 1955*

Item	Average per family		Percent change, 1955 to 1961	Percent of expenditures for current consumption	
	1961 ¹	1955 ²		1961	1955
Expenditures for current consumption ³	\$3,594	\$2,903	23.8	100.0	100.0
Food and beverages-----	893	846	5.6	24.8	29.1
Tobacco -----	64	50	28.0	1.8	1.7
Housing, total -----	917	699	31.2	25.5	24.1
Shelter ⁴ -----	310	191	62.3	8.6	6.6
Household operations ⁵ -----	387	301	28.6	10.8	10.4
Housefurnishings and equipment ---	220	207	6.3	6.1	7.1
Clothing, materials, services-----	427	405	5.4	11.9	14.0
Personal care -----	106	69	53.6	2.9	2.4
Medical care -----	310	240	29.2	8.6	8.3
Recreation -----	123	122	.8	3.4	4.2
Reading and education-----	64	43	48.8	1.8	1.5
Automobile purchase and operation---	588	360	63.3	16.4	12.4
Other transportation -----	25	17	47.1	.7	.6
Other expenditures -----	77	53	45.3	2.1	1.8
Gifts and contributions-----	220	152	44.7	—	—
Personal insurance -----	200	86	132.6	—	—
Money income before taxes-----	4,732	(⁶)	—	—	—
Money income after taxes-----	4,424	(⁶)	—	—	—
Other money receipts-----	98	(⁶)	—	—	—
Net change in assets and liabilities-----	519	(⁶)	—	—	—
Account balancing difference-----	—10	(⁶)	—	—	—
Estimated number of families in universe (thousands) -----	3,512	4,760			
Number of families in sample-----	1,967	3,845			
Average family size-----	3.8	3.8			
Percent nonwhite families-----	8	10			

¹ The universe consists of families and single individuals living on rural farms.

² The universe consists of families and single individuals operating farms, urban and rural. Source: *Farmers' Expenditures in 1955 by Regions*, USDA Statis. Bul. 224, Washington, 1958.

³ The classification of items in the 2 surveys is not strictly comparable.

⁴ The method of computing shelter in the 2 surveys is not strictly comparable.

⁵ Includes fuel, light, refrigeration, and water.

⁶ Not available.

The largest percentage increase between the two years occurred in automobile expenditures. These rose from 12 to 16 percent of total expenditures. Expenditures for medical care, personal care, reading and education, and other transportation also made gains.

Clothing expenditures, continuing a long-term trend, declined as a proportion of total spending between the survey years from 14 to 12 percent. Other categories taking a smaller proportion of spending in 1961 than in 1955 were housefurnishings and equipment, and recreation.

Spending Patterns Related to Family Characteristics

Income.—Forty percent of U.S. farm families and single consumers reported incomes under \$3,000 (table 1). Forty-six percent were in the middle-income group ranging from \$3,000 to \$7,500, and 14 percent had incomes of \$7,500 or more. Families at the lower end of the income scale tended to be smaller than those farther up the scale. The heads of low-income families were older, on the average, than the heads of high-income families, and a larger

proportion of these low-income families had persons 65 years old or older in them. The number of children under 18 years of age and the number of full-time earners generally increased with income. Nonwhites constituted a larger proportion of the low-income group than of other income classes.

At the extremes of the income range, families with incomes under \$1,000 spent an average of \$2,002 for current consumption whereas those with incomes of \$15,000 and over spent \$7,949. To make possible spending more than their income, families with incomes under \$1,000 accumulated debts or drew on savings. They reported a negative net change in assets and liabilities averaging \$2,034. Having these resources to call upon indicates that many of the families in this income class at the time of the survey were below their normal income position. When incomes reached approximately \$3,600, families were able—on the average—to break even; in the course of the survey year they neither added to nor reduced their net savings. At higher income levels, savings (increases in assets and decreases in liabilities) exceeded dissavings (decreases in assets and increases in liabilities). Among families with incomes of \$15,000 and over, savings averaged over \$10,000.

Food, tobacco, personal care, and medical care were more important in the spending patterns of low-income families than of those at the upper end of the income scale. The decline in food was particularly sharp—from 27 percent of total spending among families with incomes under \$1,000 to 20 percent among families with incomes of \$15,000 or over. However, one component of the food total—food away from home—took a slightly larger proportion of expenditures as income rose.

Housing, clothing, education, recreation, and transportation took larger parts of total spending among high-income families than among those low on the income scale. The greatest change—6 percentage points—occurred in transportation.

Family size.—Thirty percent of U.S. farm families consisted of two persons, and 35 percent was made up of three or four persons (table 2). Families of five or more persons accounted for 29 percent of the total number, and single consumers 6 percent. Single consumers and the heads of two-person families tended to be considerably older than heads of other families.

Income after taxes generally increased with increase in family size but not as rapidly. The average for families of six or more persons was less than three times that for single consumers.

Single consumers spent \$1,487 for current consumption, the lowest average of any size

class. Highest expenditures—averaging \$4,587—were made by five-person families.

Food took a larger proportion of total spending among single consumers than in any other family size class—28 percent. This large proportion can be accounted for by the low-income position of single consumers, the relatively higher costs involved in buying for a single individual, and relatively large expenditures for meals and snacks away from home. Families of six or more persons also used a high proportion of total expenditures for food—27 percent. Among other families of two or more persons, the proportion of total spending used for food was remarkably stable—about 23 percent in each class.

Single consumers spent 30 percent of their budgets, on the average, for housing. As in the case of food, this was a greater proportion than was used for this category by larger units. Housing generally took a smaller share of total spending as family size increased.

Generally increasing proportions of the budget were spent on clothing, personal care, recreation, and education as family size increased. The increase in expenditures for clothing was particularly sharp, rising from 6 percent of total spending among single individuals to 15 percent among families of six or more persons. Medical care tended to take a decreasing share of total spending as family size increased. The greater costs associated with the care of the elderly in the smaller families outweighed the larger numbers requiring some care.

Age of family head.—In almost 70 percent of farm families, the head of the family was between 35 and 64 years of age (table 3). Thirteen percent had heads under 35, and 19 percent had heads over 65. Average family size increased with age of head until he was between 35 and 44, and thereafter decreased. Average after-tax income also increased and then decreased in the same age interval but not as much as family size. Expenditures for current consumption also peaked when the family head was between 35 and 44 years old.

The outstanding characteristic of the spending pattern by age of head is the sharp increase in the importance of expenditures for medical care as the age of the head increased. Food expenditures took a relatively stable share of the total in all except the youngest age group. Housing expenditures took a smaller share and clothing a larger in the middle years than either early or late in the family life cycle.

Occupation of family head.—A high level of self-employment is to be expected among families on farms. Almost 70 percent of U.S. farm families were self-employed (table 4). The

next largest groups were the unskilled wage-earners (9 percent) and the retired (7 percent).

Families of the self-employed and all other families on farms were alike as to average family size and age of head. A smaller proportion of self-employed families (6 percent) than of other families (12 percent) was non-white.

Families of the self-employed had incomes averaging about \$500 above the incomes of all other families on farms. Also, families of the self-employed saved more than twice as much as other families (\$636 compared with \$262) and used considerably more for gifts and contributions (\$238 compared with \$182) but their outlays for personal insurance and for current consumption were only about 10 percent greater.

Families of the self-employed spent proportionally less than other farm families on food and transportation and proportionally more on housing and medical care. However, differences in spending patterns were not great.

Education of family head.—Fifty-seven percent of the family heads had no more than an eighth-grade education, whereas 8 percent had attended college (table 6). Heads who had attended high school or college had larger families and tended to be younger than those who had attended grade school only.

Average after-tax income increased with the formal education of the family head, almost doubling over the range from "less than eight years of school" to "some college." Expendi-

tures for current consumption increased less sharply. Expenditure patterns by level of education showed many of the differences associated with variation in income.

Race.—Eight percent of the families on farms were Negroes (table 7). Negro families tended to be larger than white families, averaging 5.0 persons as compared with 3.7 persons for white families. Negro family heads were about the same average age as white family heads but had less formal education, having completed an average of five years of schooling in contrast to nine years by heads of white families.

Average after-tax income of Negro families was less than half that of white families. Negro families had a negative net change in assets and liabilities, and spent little more than half as much as white families for current consumption.

As would be expected because of the differences in family size and income level, food and clothing took substantially larger proportions of total expenditures among Negro families than among white families, and housing was of less importance.

Other family characteristics.—Data on expenditures, income, and savings by tenure of the dwelling, family type, number of full-time earners, and location inside or outside Standard Metropolitan Statistical Areas (SMSA's), though of more limited interest, are presented in tables 5, 8, 9, and 10, for the benefit of those who wish to examine these relationships.

SAMPLE DESIGN

Farm households in the rural United States were selected for interview on the basis of a stratified area sample design constructed by USDA and BLS in consonant procedures. The sample outside the boundaries of SMSA's was drawn by USDA, and that within SMSA's by BLS. Approximately 2,500 dwellings were designated, about 12 percent of which were within SMSA's.

In the first stage in the USDA sample, counties were grouped by State Economic Areas into 126 strata equal in weighted counts of rural farm and rural nonfarm dwellings, as the same sample of counties was to be used for both farm and nonfarm households. From each stratum, one county was chosen at random with a probability proportional to its weighted count. Counties were selected from 41 States. The parallel stage of the BLS design utilized the 34 SMSA's selected for the urban sample.

Within each sample county, sample segments were selected separately from rural places (100 to 2,500 inhabitants) and the open country. All dwellings in these segments were prelisted before the beginning of the survey and classified as farm or nonfarm and subsampled at different rates. However, as this report is on farm families, the description of the sample from here on will be limited accordingly. In the USDA sample, the number selected resulted from applying a sampling rate in each selected county such that the sample would be self-weighted. In the BLS sample, the number was allocated in advance, based on the number of farms in the stratum.

If a dwelling selected was vacant, or its occupants could not be located in two visits or were unable or unwilling to give the minimum information required for classifying the family, an alternate was provided.

All members of consumer units residing at a sample address were eligible for inclusion in the survey except for the time in the survey year during which they were living in military camps, posts, or reservations (other than periods of 45 days or less in a Reserve or National Guard unit); in institutions; abroad (except

on vacation, etc.); or were members of another consumer unit. The tabulations in this report, however, cover only full-year consumer units; i.e., units with at least one member who was eligible for the entire survey year. If more than one consumer unit was living at an address, each unit was included in the sample.

COLLECTING AND PROCESSING THE DATA

All interviews with farm families were conducted by USDA staff and were virtually completed by the end of March 1962, although some field work continued into June. The questionnaire used—a modification of the BLS questionnaire used in urban and rural non-farm areas—provided for detailed reporting of farm receipts, disbursements, and changes in farm assets, but otherwise paralleled the BLS form. The questionnaire was detailed and designed with numerous probes and other aids to recall. Families were encouraged to refer to records wherever possible.

Reported receipts and disbursements were summarized and reviewed in the field to determine completeness, consistency, and balance of the family account. Families were reinterviewed when necessary to clarify ambiguous entries and complete the record. The sched-

ules were reviewed in the Washington office, primarily to determine conformance of the entries with the survey concepts and methodology. This review of the schedules was concentrated on sections that had proved most difficult in previous survey experience, and on unusual situations that required specialized instructions. Completeness and reasonableness of the reported account, rather than the degree to which receipts and disbursements balanced, were primary criteria for determining the acceptability of a schedule.

All data were edited, coded, and transferred to punch cards for tabulating with electronic data-processing equipment. Numerous checks for internal consistency, reasonableness, and accuracy of the data were written into the programs for screening the machine listings of the data before tabulation.

WEIGHTING OF THE DATA

Summary data from the Survey of Consumer Expenditures in rural farm areas in 1961 have been combined to the regional and United States levels with a system of weights based on the 1960 Census of Population.

To obtain the weights (i.e., the expansion factors), adjustments were made in the census total of persons in the population on April 1, 1960, to correct for definitional differences between the census and the CES universe. Since the CES data related to consumer units (including one-person families) as they existed throughout the survey year, with the average family size reflecting the number of equivalent full-year members, it was necessary to adjust the census population on April 1, 1960, to obtain an estimate of the population for the year 1960. Adjustments were made, therefore, to

take account of births, deaths, and net civilian migration.

The adjusted population for each of the four regions was divided by the average size of consumer unit, as determined from the survey, to obtain the following estimates of the total number of consumer units:

Northeast	242,644
North Central	1,366,455
South	1,585,665
West	317,357
Total United States	3,512,121

Sample data for the four regions were expanded to these totals, which are consistent with corresponding totals used in the expansion and weighting of the rural nonfarm and urban parts of the CES.

EVALUATING THE DATA

Data obtained from a sample survey as complex as the Survey of Consumer Expenditures are subject to many types of errors. These include sampling, recording, and processing er-

rors, and errors due to the refusal or inability of some families to give the information requested.

All data have been reviewed, edited, and

screened, to minimize processing errors. Measures of sampling error are planned for a later publication. Usable schedules were furnished by 83 percent of the families in the farm sample, and some of the nonrespondents supplied limited information on family characteristics that will be used to evaluate the nature of the sample losses due to nonresponse. Among the participating families, inaccurate reporting is a source of error despite continued research in schedule design and intensive training of the interviewers. Such inaccuracies result from memory errors, misunderstanding of a question or reluctance to answer it, and incorrect entries by the interviewer. Although USDA and BLS have accumulated substantial knowledge about such reporting errors and will continue research in this field, these errors cannot be quantified satisfactorily.

In using the CES data for analytical purposes and for comparison with related data from other sources, the limitations imposed by the basic orientation of the survey must be recognized. The survey was designed to obtain the most accurate information possible about family expenditures and spending patterns in detail, including the quantity and price of some purchases. Information on family income was needed for interpreting the expenditure pattern. To complete the account of the family's financial experience, information was

requested on the net change in assets and liabilities.

If a family's 12-month account were complete and error-free, receipts would equal disbursements. Such precision, however, is almost never achieved. If a schedule met the test of the editing instructions with respect to internal completeness and consistency of expenditures with each other and with the family's reported manner of living, the record was used, even though reported expenditures plus savings did not equal income. The amount of the discrepancy—the account-balancing difference—was recorded on the schedule, and the average amount per family in the sample is shown in the tabulations. Schedules were not automatically rejected from the tabulations because of large balancing differences.

To summarize, the account-balancing difference is a measure of net reporting discrepancy between receipts and disbursements. From the nature of the survey, it is not possible to say how much of the difference arises from inaccuracy in reporting expenditures, income, or changes in the family's savings or debt position. The primary emphasis throughout the survey was on a complete and reasonable record of expenditures, and if these conditions appeared to be satisfied, the standards for completeness of the savings and income record were less rigorous.

GUIDES TO INTERPRETING STATISTICAL SUMMARIES

The averages and percentages in the accompanying tables are based on all families included in each class, whether or not they reported receipts or disbursements for a particular item. Averages were calculated by dividing the aggregate amount of income, expenditures, or savings by the total number of families in the class. Since all averages for a class are based on a common divisor, they are additive.¹

Averages are shown for all classes of families for which any observations are available, even though only a few families fall in a class. The number of families included in each class is shown in every tabulation, and it is assumed that the analyst will recognize the limitations

of averages computed for small numbers of families. An advantage of this procedure is that the inclusion of all observations in the tabulations allows the analyst to regroup the data for his particular needs without loss of information and thus make maximum use of the data.

Particular care is required in using the averages for families low on the income scale. These averages are derived from the patterns of groups of families who may differ sharply in their spending patterns. In addition to the chronically poor and elderly families living on retirement incomes, there are many families whose farms showed a loss in the survey year but who maintained approximately their normal level of living.

Occasional apparent inconsistencies in the averages of income before and after taxes for small groups of families may be explained by the fact that income received and tax payments and tax refunds on this income are not reported within the same calendar year.

¹ Because of rounding, sums of individual items may not equal totals. In all tables, the total for housing may include small expenditures on other properties that are not shown separately. (See DEFINITIONS.)

DEFINITIONS

Account-Balancing Difference. The difference between reported total receipts and reported total disbursements arising from reporting errors. Total receipts consist of income after taxes, other money receipts, and moneys or credit received from decreasing assets or increasing liabilities. Total disbursements consist of expenditures for current consumption, personal insurance, gifts and contributions, and outlays of money that resulted in increasing assets or decreasing liabilities.

Assets, Decreases in. Decreases in cash holdings, farm and other business investments (including inventories of crops and livestock), and money owed to the family; sale of owner-occupied dwellings, other real property, and personal property; sale or retirement of stocks and bonds; settlement or surrender of personal insurance policies; and decreases in other assets.

Assets, Increases in. Increases in cash holdings, farm and other business investments (including inventories of crops and livestock), and money owed to the family; purchase and improvement of dwellings and other real property; purchases of stocks and bonds; and increases in other assets.

Automobile Transportation. Share of purchase and operation of automobiles and trucks not assignable to farm or other business use. Purchase is net of trade-in allowances (or sale) and discounts, but includes financing charges.

Consumer Unit. See Family.

Dwellings, Owned. For farm dwellings, the respondent's estimate of the proportion of total taxes, interest, and insurance chargeable to dwelling rather than farm business; for non-farm dwellings and vacation homes, taxes, insurance, and mortgage interest; and for farm and nonfarm dwellings, repairs. Excludes payments on mortgage principal and for home improvements, which are counted as decreases in liabilities.

Dwellings, Rented. Rent or respondent's estimate of rental value when dwelling was included in rent of farm. Also includes repairs paid for by family.

Education of Family Head. Years of school completed during or before the survey year, in elementary or high school, college, university, or professional school. Eight years or less cor-

responds to years or grades completed in elementary school; 9–12 years, to the completion of 1 to 4 years of high school; 13–16 years, to the completion of 1 to 4 years of college; and over 16 years, to postgraduate work after college. All persons in the latter class were recorded as having completed 17 years of school. Persons who gave no information on the extent of their education were included in the class "8 years or less."

Expenditures for Current Consumption (or Current Living Expenses). The cost of goods and services for family living (including financing charges and sales and excise taxes) bought during the survey year, whether or not payments were completed during the year. Consumer durable goods such as automobiles and household equipment were considered consumption items, but purchase and sale of dwellings were considered as changes in assets. Family expenditures for items used partially for business, such as the car, were adjusted to exclude the amount chargeable to business use. The value of two nonmoney items—food and housing received as pay—were counted as money income and expenditures. Home-produced food is not included in expenditures.

Family. The family, or consumer unit, refers to: (1) a group of people usually living together who pooled their income and drew from a common fund for their major items of expense; or (2) a person who lived alone or in a household with others but was financially independent; i.e., his income was not pooled and his expenditures were not met from a common fund. Never-married children living with parents were always considered as members of the consumer unit. Information was recorded for the family as it existed in the survey year.

Family Head. In husband-wife families, the husband was considered the head. In other types of families, the person recognized as the head by other family members was so designated.

Family Size. The number of equivalent, full-year members, derived by dividing by 52 weeks the total number of weeks in the survey year during which both full-year and part-year members belonged to the family.

Family Type. Families were classified in seven types based on the relationship of family members and the age of the children of the head of the family, as follows:

Husband and wife, no other persons present.
 Husband, wife, and children² only, oldest child under 6 years.
 Husband, wife, and children² only, oldest child 6–17 years.
 Husband, wife, and children² only, oldest child 18 years or over.
 Husband, wife, with or without children,² with other persons.
 Broken families (one parent and children²), no other persons.
 All other consumer units, including one-person families.

Farm. This survey followed the definition used in the 1960 Census. Dwellings were classified as on farms if they were on places of 10 or more acres from which sales of farm products amounted to \$50 or more in 1961, or if sales were \$250 or more, regardless of acreage. The universe was all families living on farms.

Gifts and Contributions. Cash contributions to persons outside the family and to welfare, religious, educational, and other organizations; and the cost of goods and services purchased in the survey year and given to persons outside the family.

Household Operations. Laundry and laundry supplies, cleaning supplies, household paper supplies, domestic service, day nursery care, telephone and telegraph charges, postage, moving costs, and repairs to furnishings and equipment.

Housing, Total. For the regions but not for the United States, includes expenses on real estate not used for family business and not occupied or rented, which are not listed separately in the accompanying tables.

Liabilities, Decreases and Increases in. Changes in mortgage debt; money owed to banks, insurance companies, etc.; money owed for rent, taxes, automobiles, housefurnishings and equipment, and other goods and services; and changes in other liabilities.

Money Income After Taxes. Total income (see **Money Income Before Taxes**) after deduction of personal taxes (Federal, State, and local income taxes, poll taxes, and personal property taxes).

Money Income Before Taxes. Total income during the survey year of all family members from wages and salaries (including tips and bonuses) after deductions for such occupational

expenses as tools, special required equipment, and union dues; net income from self-employment (including farming); and income other than earnings such as net rents, interest, dividends, Social Security benefits, pensions, disability insurance, trust funds, small gifts of cash, regular contributions for support, public assistance, or other governmental payments. The value of two nonmoney items—food and housing received as pay—was counted as money income and as expenditures. Farm income was adjusted for change in inventory of crops and livestock. The value of home-produced food did not enter into the computation of income.

Net Change in Assets and Liabilities. The algebraic sum of increases and decreases in assets and liabilities. Net increases in assets or decreases in liabilities represent a net saving during the year. Net decreases in assets or increases in liabilities represent a deficit (—) or net dissaving.

Number of Full-time Earners. A count of family members who were employed 48 weeks or more in the survey year, and for 35 hours or more per week in wage and salary occupations. All farm operators were counted as full-time earners if they operated the farm throughout the year. Members employed in industries where customary full-time employment is less than 48 weeks or 35 hours per week (e.g., school systems or airlines) were also counted as full-time earners. The minimum-hours requirement did not apply to self-employed workers in an unincorporated business or profession.

Occupation of Family Head. Generally, the occupation in which the head was employed for the largest number of weeks in the survey year. The classification was made in accordance with the 1960 Census of Population, *Alphabetical Index of Occupations and Industries*, except that the self-employed (including farmers, businessmen, professionals, and artisans) were separated from salaried managers, officials, and professional workers. Also members of the Armed Forces, living off base, and therefore eligible for the survey, were classified separately.

Since the operation of a farm was considered full-time employment, it was possible for a farm operator to have two full-time occupations. In this case, he was assigned the code of the occupation considered to be the major one in terms of earnings and the size of the farm operation. The class “retired” includes those wholly retired and those with earnings less than their retirement income.

² Own, adopted, or stepchildren of head.

Other Expenditures. Interest on personal loans, funeral expenses, legal expenses, bank service charges, money lost or stolen, allowances to children, all-expense tours, and similar expenses that cannot be allocated elsewhere.

Other Money Receipts. Inheritances and occasional large gifts of money less taxes, legal fees, and other expenses required to obtain such receipts; and net receipts from the lump-sum settlement of fire and accident insurance policies. Gifts and inheritances in the form of real estate, securities, and other property were not included unless they had been sold during the survey year.

Other Shelter. Rented vacation homes and other lodging while away from home at school, work, or traveling.

Other Transportation. Public transportation; shared or rented car; purchase, rental, and operation of bicycles, motorcycles, scooters, trailers, boats, and planes.

Personal Insurance. Payments or deductions from pay for life, endowment, and annuity insurance; fraternal, union, and other mutual aid insurance; Social Security; and railroad, government, and other retirement plans. Employer's contributions are not included.

Race. The term "race" refers to the classification of families in three groups: White, Negro, and other. "Other" includes Japanese, Chinese, American Indians, and other nonwhite races except Negroes.

Recreation. Purchase and repair of televisions, radios, phonographs, musical instruments, and related items; spectator admissions to movies, sports events, concerts, etc.; dues, fees, and equipment for participant sports; club memberships; hobbies; pets; and toys and play equipment. Vacation and other recreational travel expenses are included in automobile and other transportation, food, and lodging away from home.

Standard Metropolitan Statistical Area (SMSA). Except in New England, the county or group of contiguous counties that contains at least one city of 50,000 inhabitants or more, or twin cities with a combined population of at least 50,000. In addition to the county or counties containing such a city or cities, contiguous counties are included in an SMSA if they are essentially metropolitan in character and are socially and economically integrated with the central city. In New England, SMSA boundaries follow town lines.

Tenure. The tenure of the family at its principal place of residence during the entire survey year. Families who were owners part of the year and renters part of the year were classified as "Other."

Value of Items Received Without Expense. The estimated money value of goods and services received as gifts, in exchange for trading stamps, or from public or private welfare agencies, and of all goods and services received as pay except food and rent. Includes employer's contributions to health insurance plans. Does not include the value of home-produced food; this value will be shown in later tabulations.

TABLE 1
SUMMARY OF FAMILY EXPENDITURES, INCOME, AND SAVINGS, BY INCOME CLASS
ALL FARM FAMILIES AND SINGLE CONSUMERS - UNITED STATES, 1961

	TOTAL	MONEY INCOME AFTER TAXES									
		UNDER	\$1,000	\$2,000	\$3,000	\$4,000	\$5,000	\$6,000	\$7,500	\$10,000	\$15,000
		\$1,000	TO \$1,999	TO \$2,999	TO \$3,999	TO \$4,999	TO \$5,999	TO \$7,499	TO \$9,999	TO \$14,999	AND OVER
FAMILY CHARACTERISTICS											
ESTIMATED NO. OF FAMILIES IN UNIVERSE (000)	3,512	303	562	542	523	386	353	359	273	147	65
NUMBER OF FAMILIES IN SAMPLE	1,967	171	319	306	294	215	196	200	150	81	35
PERCENT OF FAMILIES	100.0	8.6	15.0	15.4	14.9	11.0	10.0	10.2	7.8	4.2	1.9
AVERAGE											
FAMILY SIZE	3.8	2.5	3.0	3.5	4.0	3.8	4.2	4.6	4.7	4.8	4.2
MONEY INCOME BEFORE TAXES	\$ 4,732	\$ 43	\$ 1,596	\$ 2,613	\$ 3,654	\$ 4,715	\$ 5,852	\$ 7,197	\$ 9,105	\$12,786	\$23,809
NET CHANGE IN ASSETS AND LIABILITIES	\$ 519	\$ -2,034	\$ -490	\$ -272	\$ -79	\$ 575	\$ 773	\$ 1,045	\$ 2,409	\$ 4,423	\$11,143
NUMBER OF FULL-TIME EARNERS	1.1	.8	1.0	1.1	1.1	1.2	1.3	1.3	1.4	1.5	1.3
AGE OF HEAD	51	59	56	54	50	48	48	46	47	48	48
EDUCATION OF HEAD	9	7	7	8	9	10	9	10	10	10	11
NUMBER OF CHILDREN UNDER 18 YEARS	1.5	.7	1.0	1.2	1.7	1.5	1.8	2.1	2.1	2.0	1.8
PERCENT											
HOMEOWNERS, ALL YEAR	71	65	68	68	69	72	76	73	77	76	86
AUTO OWNERS, END OF YEAR	91	66	82	88	96	97	96	99	99	100	100
NONWHITE	8	18	15	12	8	1	2	2			
REPORTING SAVINGS INCREASE	56	19	32	50	51	69	69	76	82	90	97
DECREASE	41	70	64	48	47	30	30	24	18	10	3
NO CHANGE	3	11	4	2	2	2	1				
WITH CHILDREN UNDER 18 YEARS	55	26	36	47	60	60	67	76	73	71	59
WITH PERSONS 65 YEARS AND OVER	25	36	39	32	21	17	19	13	15	17	17
AVERAGE INCOME, EXPENDITURES AND SAVINGS											
TOTAL RECEIPTS	\$ 6,665	\$ 3,248	\$ 2,901	\$ 4,181	\$ 5,153	\$ 6,244	\$ 7,714	\$ 8,890	\$10,877	\$16,362	\$32,793
MONEY INCOME AFTER TAXES	4,424	-95	1,527	2,509	3,490	4,451	5,473	6,694	8,512	11,843	21,639
OTHER MONEY RECEIPTS	98	209	50	39	66	132	150	27	233	20	234
DECREASE IN ASSETS	1,896	2,960	1,208	1,482	1,365	1,409	1,829	1,657	1,840	3,958	10,718
INCREASE IN LIABILITIES	247	174	116	151	232	252	262	512	292	541	202
ACCOUNT-BALANCING DIFFERENCE	-10	-48	-30	4	-8	-98	-47	-54	-110	346	687
TOTAL DISBURSEMENTS	6,675	3,296	2,931	4,177	5,161	6,342	7,761	8,944	10,987	16,016	32,106
INCREASE IN ASSETS	2,468	943	765	1,272	1,358	2,087	2,568	2,915	4,314	8,451	21,145
DECREASE IN LIABILITIES	193	156	68	89	161	149	296	298	227	472	918
PERSONAL INSURANCE	200	97	63	102	150	183	276	329	420	425	590
GIFTS AND CONTRIBUTIONS	220	98	87	133	158	183	251	305	353	534	1,504
EXPENDITURES FOR CURRENT CONSUMPTION	3,594	2,002	1,948	2,581	3,334	3,740	4,370	5,097	5,673	6,134	7,949
FOOD, TOTAL	866	546	533	699	805	903	1,032	1,198	1,272	1,264	1,606
FOOD PREPARED AT HOME	728	473	478	606	678	764	857	979	1,029	1,012	1,303
FOOD AWAY FROM HOME	138	73	55	93	127	139	175	219	243	252	303
TOBACCO	64	36	47	56	77	68	73	71	83	77	98
ALCOHOLIC BEVERAGES	27	12	14	23	26	26	31	42	37	40	69
HOUSING, TOTAL	917	530	515	654	856	940	1,126	1,279	1,391	1,577	2,113
SHELTER	310	193	166	209	273	312	368	454	478	577	806
RENTED DWELLING	100	68	62	83	108	116	118	151	114	118	103
OWNED DWELLING	178	115	96	115	152	171	217	259	270	377	457
OTHER SHELTER	32	10	8	11	13	25	33	44	94	82	246
FUEL, LIGHT, REFRIGERATION, WATER	231	156	160	182	218	241	269	310	317	340	415
HOUSEHOLD OPERATIONS	156	89	84	109	146	160	203	199	246	270	411
HOUSEFURNISHINGS AND EQUIPMENT	220	92	105	154	219	227	286	316	350	390	481
CLOTHING, CLOTHING MATERIALS, SERVICES	427	208	202	280	391	410	518	653	737	820	1,077
PERSONAL CARE	106	58	60	79	106	107	132	146	169	166	204
MEDICAL CARE	310	196	195	245	296	334	338	424	434	493	610
RECREATION	123	56	51	72	116	125	166	171	218	256	342
READING	25	17	13	18	20	25	30	33	44	42	62
EDUCATION	39	16	9	13	23	33	48	70	99	101	165
TRANSPORTATION	613	270	261	369	560	704	796	912	1,072	1,182	1,294
AUTOMOBILE	588	264	250	353	533	679	768	881	1,005	1,151	1,245
OTHER TRAVEL AND TRANSPORTATION	25	6	11	16	27	25	28	31	67	31	49
OTHER EXPENDITURES	77	57	48	73	58	65	80	98	117	116	309
VALUE OF ITEMS RECEIVED WITHOUT EXPENSE	134	196	107	121	123	119	143	160	137	147	168
FOOD	13	29	18	13	17	8	7	8	7	8	7
SHELTER	11	31	13	5	7	6		18	20	16	
OTHER	110	136	76	103	99	105	136	134	110	123	161
PERCENT DISTRIBUTION											
EXPENDITURES FOR CURRENT CONSUMPTION	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
FOOD, TOTAL	24.1	27.3	27.4	27.1	24.1	24.1	23.6	23.5	22.4	20.6	20.2
FOOD PREPARED AT HOME	20.3	23.6	24.5	23.5	20.3	20.4	19.6	19.2	18.1	16.5	16.4
FOOD AWAY FROM HOME	3.8	3.6	2.8	3.6	3.8	3.7	4.0	4.3	4.3	4.1	3.8
TOBACCO	1.8	1.8	2.4	2.2	2.3	1.8	1.7	1.4	1.5	1.3	1.2
ALCOHOLIC BEVERAGES	.8	.6	.7	.9	.8	.7	.7	.8	.7	.7	.9
HOUSING, TOTAL	25.5	26.5	26.4	25.3	25.7	25.1	25.8	25.1	24.5	25.7	26.6
SHELTER	8.6	9.6	8.5	8.1	8.2	8.3	8.4	8.9	8.4	9.4	10.1
RENTED DWELLING	2.8	3.4	3.2	3.2	3.2	3.1	2.7	3.0	2.0	1.9	1.3
OWNED DWELLING	5.0	5.7	4.9	4.5	4.6	4.6	5.0	5.1	4.8	6.1	5.7
OTHER SHELTER	.9	.5	.4	.4	.4	.7	.8	.9	1.7	1.3	3.1
FUEL, LIGHT, REFRIGERATION, WATER	6.4	7.8	8.2	7.1	6.5	6.4	6.2	6.1	5.6	5.5	5.2
HOUSEHOLD OPERATIONS	4.3	4.4	4.3	4.2	4.4	4.3	4.6	3.9	4.3	4.4	5.2
HOUSEFURNISHINGS AND EQUIPMENT	6.1	4.6	5.4	6.0	6.6	6.1	6.5	6.2	6.2	6.4	6.1
CLOTHING, CLOTHING MATERIALS, SERVICES	11.9	10.4	10.4	10.8	11.7	11.0	11.9	12.8	13.0	13.4	13.5
PERSONAL CARE	2.9	2.9	3.1	3.1	3.2	2.9	3.0	2.9	3.0	2.7	2.6
MEDICAL CARE	8.6	9.8	10.0	9.5	8.9	8.9	7.7	8.3	7.7	8.0	7.7
RECREATION	3.4	2.8	2.6	2.8	3.5	3.3	3.8	3.4	3.8	4.2	4.3
READING	.7	.8	.7	.7	.6	.7	.7	.6	.8	.7	.8
EDUCATION	1.1	.8	.5	.5	.7	.9	1.1	1.4	1.7	1.6	2.1
TRANSPORTATION	17.1	13.5	13.4	14.3	16.8	18.8	18.2	17.9	18.9	19.3	16.3
AUTOMOBILE	16.4	13.2	12.8	13.7	16.0	18.1	17.6	17.3	17.7	18.8	15.7
OTHER TRAVEL AND TRANSPORTATION	.7	.3	.6	.6	.8	.7	.6	.6	1.2	.5	.6
OTHER EXPENDITURES	2.1	2.8	2.5	2.8	1.7	1.7	1.8	1.9	2.1	1.9	3.9

TABLE 2
SUMMARY OF FAMILY EXPENDITURES, INCOME, AND SAVINGS, BY FAMILY SIZE
ALL FARM FAMILIES AND SINGLE CONSUMERS - UNITED STATES, 1961

FAMILY CHARACTERISTICS	TOTAL	FAMILY SIZE					
		SINGLE CONSUMER	2 PERSONS	3 PERSONS	4 PERSONS	5 PERSONS	6 OR MORE
ESTIMATED NO. OF FAMILIES IN UNIVERSE (000)	3,512	222	1,036	671	566	367	651
NUMBER OF FAMILIES IN SAMPLE	1,967	125	581	377	316	204	364
PERCENT OF FAMILIES	100.0	6.3	29.5	19.1	16.1	10.4	18.5
AVERAGE							
FAMILY SIZE	3.8	1.0	2.0	3.1	4.1	5.1	7.3
MONEY INCOME BEFORE TAXES	\$ 4,732	\$ 2,017	\$ 3,809	\$ 4,812	\$ 5,501	\$ 5,994	\$ 5,665
NET CHANGE IN ASSETS AND LIABILITIES	\$ 519	\$ 204	\$ 485	\$ 620	\$ 470	\$ 674	\$ 530
NUMBER OF FULL-TIME EARNERS	1.1	.8	1.0	1.3	1.2	1.2	1.3
AGE OF HEAD	51	62	60	52	44	43	43
EDUCATION OF HEAD	9	7	9	8	10	10	8
NUMBER OF CHILDREN UNDER 18 YEARS	1.5		.1	.6	1.6	2.6	4.5
PERCENT							
HOMEOWNERS, ALL YEAR	71	60	81	72	66	64	63
AUTO OWNERS, END OF YEAR	91	63	91	95	96	95	91
NONWHITE	8	15	4	6	4	7	15
REPORTING SAVINGS INCREASE	56	52	55	57	57	63	54
DECREASE	41	35	43	41	42	36	44
NO CHANGE	3	12	3	2	2	1	2
WITH CHILDREN UNDER 18 YEARS	55		5	56	87	97	99
WITH PERSONS 65 YEARS AND OVER	25	46	41	26	12	11	9
AVERAGE INCOME, EXPENDITURES AND SAVINGS							
TOTAL RECEIPTS	\$ 6,665	\$ 3,085	\$ 5,469	\$ 6,130	\$ 7,906	\$ 8,705	\$ 8,109
MONEY INCOME AFTER TAXES	4,424	1,854	3,516	4,485	5,106	5,597	5,432
OTHER MONEY RECEIPTS	98	10	63	111	141	129	113
DECREASE IN ASSETS	1,896	1,177	1,773	1,300	2,368	2,603	2,140
INCREASE IN LIABILITIES	247	44	117	234	291	376	424
ACCOUNT-BALANCING DIFFERENCE	-10	-97	-9	-35	6	-83	67
TOTAL DISBURSEMENTS	6,675	3,182	5,478	6,165	7,900	8,788	8,042
INCREASE IN ASSETS	2,468	1,404	2,241	1,920	2,876	3,477	2,836
DECREASE IN LIABILITIES	193	21	134	234	254	176	258
PERSONAL INSURANCE	200	79	140	169	269	317	240
GIFTS AND CONTRIBUTIONS	220	191	272	217	198	231	166
EXPENDITURES FOR CURRENT CONSUMPTION	3,594	1,487	2,691	3,625	4,303	4,587	4,542
FOOD, TOTAL	866	420	607	846	990	1,059	1,239
FOOD PREPARED AT HOME	728	276	546	717	808	866	1,039
FOOD AWAY FROM HOME	138	144	61	129	182	193	200
TOBACCO	64	36	51	62	70	76	85
ALCOHOLIC BEVERAGES	27	16	22	31	28	30	32
HOUSING, TOTAL	917	452	773	943	1,051	1,167	1,014
SHELTER	310	159	253	323	380	400	323
RENTED DWELLING	100	80	65	99	139	141	109
OWNED DWELLING	178	74	179	193	177	213	175
OTHER SHELTER	32	5	9	31	64	46	39
FUEL, LIGHT, REFRIGERATION, WATER	231	123	217	231	252	273	250
HOUSEHOLD OPERATIONS	156	106	132	156	174	195	174
HOUSEFURNISHINGS AND EQUIPMENT	220	64	171	233	245	299	267
CLOTHING, CLOTHING MATERIALS, SERVICES	427	94	227	414	537	605	676
PERSONAL CARE	106	28	76	111	129	139	140
MEDICAL CARE	310	126	282	329	353	325	349
RECREATION	123	40	77	117	167	174	166
READING	25	11	24	25	28	34	25
EDUCATION	39	1	3	37	75	58	69
TRANSPORTATION	613	244	467	637	760	849	683
AUTOMOBILE	588	233	451	622	716	817	650
OTHER TRAVEL AND TRANSPORTATION	25	11	16	15	44	32	33
OTHER EXPENDITURES	77	19	82	73	115	71	64
VALUE OF ITEMS RECEIVED WITHOUT EXPENSE	134	114	110	120	145	162	170
FOOD	13	14	9	7	12	15	27
SHELTER	11	34	12	6	11	7	8
OTHER	110	66	89	107	122	140	135
PERCENT DISTRIBUTION							
EXPENDITURES FOR CURRENT CONSUMPTION	100.0	100.0	100.0	100.0	100.0	100.0	100.0
FOOD, TOTAL	24.1	28.2	22.6	23.3	23.0	23.1	27.3
FOOD PREPARED AT HOME	20.3	18.6	20.3	19.8	18.8	18.9	22.9
FOOD AWAY FROM HOME	3.8	9.7	2.3	3.6	4.2	4.2	4.4
TOBACCO	1.8	2.4	1.9	1.7	1.6	1.7	1.9
ALCOHOLIC BEVERAGES	.8	1.1	.8	.9	.7	.7	.7
HOUSING, TOTAL	25.5	30.4	28.7	26.0	24.4	25.4	22.3
SHELTER	8.6	10.7	9.4	8.9	8.8	8.7	7.1
RENTED DWELLING	2.8	5.4	2.4	2.7	3.2	3.1	2.4
OWNED DWELLING	5.0	5.0	6.7	5.3	4.1	4.6	3.9
OTHER SHELTER	.9	.3	.3	.9	1.5	1.0	.9
FUEL, LIGHT, REFRIGERATION, WATER	6.4	8.3	8.1	6.4	5.9	6.0	5.5
HOUSEHOLD OPERATIONS	4.3	7.1	4.9	4.3	4.0	4.3	3.8
HOUSEFURNISHINGS AND EQUIPMENT	6.1	4.3	6.4	6.4	5.7	6.5	5.9
CLOTHING, CLOTHING MATERIALS, SERVICES	11.9	6.3	8.4	11.4	12.5	13.2	14.9
PERSONAL CARE	2.9	1.9	2.8	3.1	3.0	3.0	3.1
MEDICAL CARE	8.6	8.5	10.5	9.1	8.2	7.1	7.7
RECREATION	3.4	2.7	2.9	3.2	3.9	3.8	3.7
READING	.7	.7	.9	.7	.7	.7	.6
EDUCATION	1.1	.1	.1	1.0	1.7	1.3	1.5
TRANSPORTATION	17.1	16.4	17.4	17.6	17.7	18.5	15.0
AUTOMOBILE	16.4	15.7	16.8	17.2	16.6	17.8	14.3
OTHER TRAVEL AND TRANSPORTATION	.7	.7	.6	.4	1.0	.7	.7
OTHER EXPENDITURES	2.1	1.3	3.0	2.0	2.7	1.5	1.4

TABLE 3
SUMMARY OF FAMILY EXPENDITURES, INCOME, AND SAVINGS, BY AGE OF FAMILY HEAD
ALL FARM FAMILIES AND SINGLE CONSUMERS - UNITED STATES, 1961

	TOTAL	AGE OF FAMILY HEAD IN YEARS						
		UNDER 25	25-34	35-44	45-54	55-64	65-74	75 AND OVER
FAMILY CHARACTERISTICS								
ESTIMATED NO. OF FAMILIES IN UNIVERSE (000)	3,512	73	369	736	908	771	485	170
NUMBER OF FAMILIES IN SAMPLE	1,967	41	206	408	510	433	273	96
PERCENT OF FAMILIES	100.0	2.1	10.5	20.9	25.8	21.9	13.8	4.9
AVERAGE								
FAMILY SIZE	3.8	3.3	4.7	5.2	4.2	2.8	2.5	2.2
MONEY INCOME BEFORE TAXES	\$ 4,732	\$ 4,067	\$ 4,808	\$ 5,851	\$ 5,380	\$ 4,104	\$ 3,614	\$ 2,588
NET CHANGE IN ASSETS AND LIABILITIES	\$ 519	\$ 470	\$ 808	\$ 879	\$ 429	\$ 367	\$ 356	\$ -6
NUMBER OF FULL-TIME EARNERS	1.1	1.0	1.0	1.2	1.3	1.2	1.1	.9
AGE OF HEAD	51	23	30	39	49	59	69	79
EDUCATION OF HEAD	9	11	10	10	9	8	8	6
NUMBER OF CHILDREN UNDER 18 YEARS	1.5	1.4	2.8	2.9	1.6	.5	.3	.1
PERCENT								
HOMEOWNERS, ALL YEAR	71	17	42	64	74	81	84	85
AUTO OWNERS, END OF YEAR	91	95	92	94	95	92	87	61
NONWHITE	8		8	8	8	8	6	8
REPORTING SAVINGS INCREASE	56	54	58	61	60	51	54	42
DECREASE	41	46	41	37	38	46	45	44
NO CHANGE	3		1	2	2	3	2	13
WITH CHILDREN UNDER 18 YEARS	55	83	93	88	65	28	14	3
WITH PERSONS 65 YEARS AND OVER	25	2	4	7	8	10	100	100
AVERAGE INCOME, EXPENDITURES AND SAVINGS								
TOTAL RECEIPTS	\$ 6,665	\$ 5,775	\$ 7,557	\$ 8,467	\$ 7,477	\$ 5,463	\$ 4,963	\$ 3,280
MONEY INCOME AFTER TAXES	4,424	3,806	4,560	5,526	4,986	3,791	3,390	2,455
OTHER MONEY RECEIPTS	98	92	257	87	106	57	72	17
DECREASE IN ASSETS	1,896	1,588	2,328	2,528	2,072	1,453	1,421	770
INCREASE IN LIABILITIES	247	289	412	326	313	162	80	38
ACCOUNT-BALANCING DIFFERENCE	-10	-337	-88	-30	-37	16	106	51
TOTAL DISBURSEMENTS								
INCREASE IN ASSETS	2,468	2,068	3,281	3,501	2,605	1,793	1,759	772
DECREASE IN LIABILITIES	193	278	266	232	209	187	100	30
PERSONAL INSURANCE	200	137	201	271	255	159	111	54
GIFTS AND CONTRIBUTIONS	220	87	140	228	230	234	239	257
EXPENDITURES FOR CURRENT CONSUMPTION	3,594	3,542	3,757	4,265	4,215	3,074	2,648	2,116
FOOD, TOTAL	866	747	950	1,065	992	728	626	527
FOOD PREPARED AT HOME	728	619	808	870	807	633	560	488
FOOD AWAY FROM HOME	138	128	142	195	185	95	66	39
TOBACCO	64	66	71	76	74	59	44	31
ALCOHOLIC BEVERAGES	27	56	33	31	29	24	17	7
HOUSING, TOTAL	917	1,044	1,093	1,040	1,013	771	721	660
SHELTER	310	478	389	343	348	255	226	207
RENTED OWELLING	100	347	219	136	95	46	43	27
OWNED OWELLING	178	127	164	172	194	180	176	163
OTHER SHELTER	32	4	6	35	59	29	7	17
FUEL, LIGHT, REFRIGERATION, WATER	231	190	245	254	245	210	211	203
HOUSEHOLD OPERATIONS	156	148	198	181	160	134	125	135
HOUSEFURNISHINGS AND EQUIPMENT	220	228	261	262	260	172	159	115
CLOTHING, CLOTHING MATERIALS, SERVICES	427	358	428	585	561	320	214	148
PERSONAL CARE	106	105	106	136	128	89	71	48
MEDICAL CARE	310	279	280	324	340	290	285	320
RECREATION	123	143	145	173	146	88	70	39
READING	25	17	23	29	28	22	22	20
EDUCATION	39	6	20	48	69	36	4	8
TRANSPORTATION	613	686	557	671	745	579	496	225
AUTOMOBILE	588	663	525	639	720	558	475	215
OTHER TRAVEL AND TRANSPORTATION	25	23	32	32	25	21	21	10
OTHER EXPENDITURES	77	35	51	87	90	68	78	83
VALUE OF ITEMS RECEIVED WITHOUT EXPENSE								
FOOD	134	180	185	152	115	108	131	154
SHELTER	13	9	21	14	15	7	14	11
OTHER	11	19	10	15	4	7	19	26
	110	152	154	123	96	94	98	117
PERCENT DISTRIBUTION								
EXPENDITURES FOR CURRENT CONSUMPTION	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
FOOD, TOTAL	24.1	21.1	25.3	25.0	23.5	23.7	23.6	24.9
FOOD PREPARED AT HOME	20.3	17.5	21.5	20.4	19.1	20.6	21.1	23.1
FOOD AWAY FROM HOME	3.8	3.6	3.8	4.6	4.4	3.1	2.5	1.8
TOBACCO	1.8	1.9	1.9	1.8	1.8	1.9	1.7	1.5
ALCOHOLIC BEVERAGES	.8	1.6	.9	.7	.7	.8	.6	.3
HOUSING, TOTAL	25.5	29.5	29.1	24.4	24.0	25.1	27.2	31.2
SHELTER	8.6	13.5	10.4	8.0	8.3	8.3	8.5	9.8
RENTED OWELLING	2.8	9.8	5.8	3.2	2.3	1.5	1.6	1.3
OWNED OWELLING	5.0	3.6	4.4	4.0	4.6	5.9	6.6	7.7
OTHER SHELTER	.9	.1	.2	.8	1.4	.9	.3	.8
FUEL, LIGHT, REFRIGERATION, WATER	6.4	5.4	6.5	6.0	5.8	6.8	8.0	9.6
HOUSEHOLD OPERATIONS	4.3	4.2	5.3	4.2	3.8	4.4	4.7	6.4
HOUSEFURNISHINGS AND EQUIPMENT	6.1	6.4	6.9	6.1	6.2	5.6	6.0	5.4
CLOTHING, CLOTHING MATERIALS, SERVICES	11.9	10.1	11.4	13.7	13.3	10.4	8.1	7.0
PERSONAL CARE	2.9	3.0	2.8	3.2	3.0	2.9	2.7	2.3
MEDICAL CARE	8.6	7.9	7.5	7.6	8.1	9.4	10.8	15.1
RECREATION	3.4	4.0	3.9	4.1	3.5	2.9	2.6	1.8
READING	.7	.5	.6	.7	.7	.7	.8	.9
EDUCATION	1.1	.2	.5	1.1	1.6	1.2	.2	.4
TRANSPORTATION	17.1	19.4	14.8	15.7	17.7	18.8	18.7	10.6
AUTOMOBILE	16.4	18.7	14.0	15.0	17.1	18.2	17.9	10.2
OTHER TRAVEL AND TRANSPORTATION	.7	.6	.9	.8	.6	.7	.8	.5
OTHER EXPENDITURES	2.1	1.0	1.4	2.0	2.1	2.2	2.9	3.9

TABLE 4

SUMMARY OF FAMILY EXPENDITURES, INCOME, AND SAVINGS, BY OCCUPATION OF FAMILY HEAD

ALL FARM FAMILIES AND SINGLE CONSUMERS - UNITED STATES, 1961

	TOTAL	SELF- EMPL'D	SALARIED PROF'L'S, OFF'L'S	CLERI- CAL, SALES	WAGE EARNERS			OCCUPA- TION NOT REPORTED	IN ARMED FORCES	NOT WORKING	
					SKILLED	SEMI- SKILLED	UN- SKILLED			RETIRED	OTHERS
FAMILY CHARACTERISTICS											
ESTIMATED NO. OF FAMILIES IN UNIVERSE (000)	3,512	2,412	115	46	157	165	316		3	238	60
NUMBER OF FAMILIES IN SAMPLE	1,967	1,342	65	26	89	94	179	0	2	136	34
PERCENT OF FAMILIES	100.0	68.7	3.3	1.3	4.5	4.7	9.0		.1	6.8	1.7
AVERAGE											
FAMILY SIZE	3.8	3.8	4.2	3.9	4.4	4.1	4.5		4.5	2.1	2.7
MONEY INCOME BEFORE TAXES	\$ 4,732	\$ 4,893	\$ 6,986	\$ 7,089	\$ 6,094	\$ 5,221	\$ 3,611		\$ 6,610	\$ 2,238	\$ 2,917
NET CHANGE IN ASSETS AND LIABILITIES	\$ 519	\$ 636	\$ 652	\$ 1,159	\$ 439	\$ 407	\$ 51		\$ 201	\$ 27	\$ 22
NUMBER OF FULL-TIME EARNERS	1.1	1.2	1.3	1.2	1.2	1.1	1.0		1.0	.7	.8
AGE OF HEAD	51	51	46	41	44	43	44		36	71	64
EDUCATION OF HEAD	9	9	12	12	10	9	7		14	7	7
NUMBER OF CHILDREN UNDER 18 YEARS	1.5	1.5	1.8	1.8	1.8	1.9	2.3		2.5	.1	.6
PERCENT											
HOMEOWNERS, ALL YEAR	71	75	60	81	84	67	34		100	81	59
AUTO OWNERS, END OF YEAR	91	93	99	96	99	97	86		100	74	71
NONWHITE	8	6	3		2	3	23			11	15
REPORTING SAVINGS INCREASE	56	57	74	73	59	62	49		50	49	38
DECREASE	41	42	24	27	40	35	44		50	43	50
NO CHANGE	3	1	1		1	3	8			8	12
WITH CHILDREN UNDER 18 YEARS	55	55	67	81	75	73	68		100	9	29
WITH PERSONS 65 YEARS AND OVER	25	23	14	4	6	6	10			93	62
AVERAGE INCOME, EXPENDITURES AND SAVINGS											
TOTAL RECEIPTS	\$ 6,665	\$ 7,229	\$ 8,017	\$ 9,242	\$ 7,822	\$ 6,157	\$ 4,231		\$ 6,595	\$ 3,383	\$ 3,625
MONEY INCOME AFTER TAXES	4,424	4,579	6,316	6,585	5,578	4,798	3,455		6,059	2,189	2,772
OTHER MONEY RECEIPTS	98	108	114	121	229	11	70			13	16
DECREASE IN ASSETS	1,896	2,301	1,189	1,502	1,646	1,170	424		88	1,129	798
INCREASE IN LIABILITIES	247	241	398	1,034	369	178	282		448	52	39
ACCOUNT-BALANCING DIFFERENCE	-10	-4	-190	-183	19	-235	22		-141	43	208
TOTAL DISBURSEMENTS	6,675	7,233	8,207	9,425	7,803	6,392	4,209		6,736	3,340	3,417
INCREASE IN ASSETS	2,468	2,993	1,707	3,456	2,080	1,563	570		548	1,179	827
DECREASE IN LIABILITIES	193	185	533	238	374	193	187		188	29	32
PERSONAL INSURANCE	200	204	354	415	337	238	138		483	39	70
GIFTS AND CONTRIBUTIONS	220	238	273	354	252	182	103		313	147	235
EXPENDITURES FOR CURRENT CONSUMPTION	3,594	3,613	5,340	4,962	4,760	4,216	3,211		5,204	1,946	2,253
FOOD, TOTAL	866	860	1,254	1,121	1,129	1,044	876		1,316	478	523
FOOD PREPARED AT HOME	728	730	1,003	834	917	852	704		1,080	450	442
FOOD AWAY FROM HOME	138	130	251	287	212	192	172		236	28	81
TOBACCO	64	62	79	55	98	77	84		85	35	54
ALCOHOLIC BEVERAGES	27	28	29	9	42	39	21		57	11	8
HOUSING, TOTAL	917	941	1,349	1,237	1,080	1,053	720		1,360	543	550
SHELTER	310	321	494	370	320	337	267		518	147	192
RENTED OWELLING	100	95	198	90	64	94	201			20	36
OWNED OWELLING	178	192	234	271	212	200	54		518	122	143
OTHER SHELTER	32	34	62	9	44	43	12			5	13
FUEL, LIGHT, REFRIGERATION, WATER	231	244	270	267	251	240	148		447	185	161
HOUSEHOLD OPERATIONS	156	156	279	221	209	183	123		318	93	75
HOUSEFURNISHINGS AND EQUIPMENT	220	220	306	379	300	293	182		77	118	122
CLOTHING, CLOTHING MATERIALS, SERVICES	427	435	656	677	620	499	380		383	132	192
PERSONAL CARE	106	105	194	163	150	122	98		108	49	55
MEDICAL CARE	310	328	350	322	335	250	221		422	253	282
RECREATION	123	122	175	254	165	149	124		157	59	54
READING	25	26	36	38	34	23	16		65	16	13
EDUCATION	39	45	50	61	58	35	15		48	2	13
TRANSPORTATION	613	583	1,089	934	955	851	600		1,074	314	298
AUTOMOBILE	588	564	1,061	862	880	793	583		1,073	293	271
OTHER TRAVEL AND TRANSPORTATION	25	19	28	72	75	58	17		1	21	27
OTHER EXPENDITURES	77	78	79	91	94	74	56		129	54	211
VALUE OF ITEMS RECEIVED WITHOUT EXPENSE	134	121	226	187	169	145	150		355	144	201
FOOD	13	10	15	11	12	21	25		5	19	21
SHELTER	11	6	10	8	31	15	16			39	37
OTHER	110	105	201	168	126	109	109		350	86	143
PERCENT DISTRIBUTION											
EXPENDITURES FOR CURRENT CONSUMPTION	100.0	100.0	100.0	100.0	100.0	100.0	100.0		100.0	100.0	100.0
FOOD, TOTAL	24.1	23.8	23.5	22.6	23.7	24.8	27.3		25.3	24.6	23.2
FOOD PREPARED AT HOME	20.3	20.2	18.8	16.8	19.3	20.2	21.9		20.7	23.1	19.6
FOOD AWAY FROM HOME	3.8	3.6	4.7	5.8	4.5	4.6	5.4		4.5	1.4	3.6
TOBACCO	1.8	1.7	1.5	1.1	2.1	1.8	2.6		1.6	1.8	2.4
ALCOHOLIC BEVERAGES	.8	.8	.5	.2	.9	.9	.7		1.1	.6	.4
HOUSING, TOTAL	25.5	26.0	25.3	24.9	22.7	25.0	22.4		26.1	27.9	24.4
SHELTER	8.6	8.9	9.2	7.5	6.7	8.0	8.3		10.0	7.6	8.5
RENTED OWELLING	2.8	2.6	3.7	1.8	1.3	2.2	6.3		.0	1.0	1.6
OWNED OWELLING	5.0	5.3	4.4	5.5	4.5	4.7	1.7		10.0	6.3	6.3
OTHER SHELTER	.9	.9	1.2	.2	.9	1.0	.4		.0	.3	.6
FUEL, LIGHT, REFRIGERATION, WATER	6.4	6.8	5.1	5.4	5.3	5.7	4.6		8.6	9.5	7.1
HOUSEHOLD OPERATIONS	4.3	4.3	5.2	4.5	4.4	4.3	3.8		6.1	4.8	3.3
HOUSEFURNISHINGS AND EQUIPMENT	6.1	6.1	5.7	7.6	6.3	6.9	5.7		1.5	6.1	5.4
CLOTHING, CLOTHING MATERIALS, SERVICES	11.9	12.0	12.3	13.6	13.0	11.8	11.8		7.4	6.8	8.5
PERSONAL CARE	2.9	2.9	3.6	3.3	3.2	2.9	3.1		2.1	2.5	2.4
MEDICAL CARE	8.6	9.1	6.6	6.5	7.0	5.9	6.9		8.1	13.0	12.5
RECREATION	3.4	3.4	3.3	5.1	3.5	3.5	3.9		3.0	3.0	2.4
READING	.7	.7	.7	.8	.7	.5	.5		1.2	.8	.6
EDUCATION	1.1	1.2	.9	1.2	1.2	.8	.5		.9	.1	.6
TRANSPORTATION	17.1	16.1	20.4	18.8	20.1	20.2	18.7		20.6	16.1	13.2
AUTOMOBILE	16.4	15.6	19.9	17.4	18.5	18.8	18.2		20.6	15.1	12.0
OTHER TRAVEL AND TRANSPORTATION	.7	.5	.5	1.5	1.6	1.4	.5		.0	1.1	1.2
OTHER EXPENDITURES	2.1	2.2	1.5	1.8	2.0	1.8	1.7		2.5	2.8	9.4

TABLE 5

SUMMARY OF FAMILY EXPENDITURES, INCOME, AND SAVINGS, BY TENURE OF FAMILY DWELLING

ALL FARM FAMILIES AND SINGLE CONSUMERS - UNITED STATES, 1961

	TOTAL	OWNER ALL YEAR	RENTER ALL YEAR	OTHER
FAMILY CHARACTERISTICS				
ESTIMATED NO. OF FAMILIES IN UNIVERSE (000)	3,512	2,487	968	57
NUMBER OF FAMILIES IN SAMPLE	1,967	1,390	545	32
PERCENT OF FAMILIES	100.0	70.8	27.6	1.6
AVERAGE				
FAMILY SIZE	3.8	3.6	4.2	3.8
MONEY INCOME BEFORE TAXES	\$ 4,732	\$ 5,011	\$ 4,048	\$ 4,170
NET CHANGE IN ASSETS AND LIABILITIES	\$ 519	\$ 577	\$ 360	\$ 683
NUMBER OF FULL-TIME EARNERS	1.1	1.2	1.1	1.1
AGE OF HEAD	51	54	45	43
EDUCATION OF HEAD	9	9	8	9
NUMBER OF CHILDREN UNDER 18 YEARS	1.5	1.3	2.0	1.6
PERCENT				
HOMEOWNERS, ALL YEAR	71	100		
AUTO OWNERS, END OF YEAR	91	94	82	94
NONWHITE	8	3	18	3
REPORTING SAVINGS INCREASE	56	58	51	63
DECREASE	41	41	43	34
NO CHANGE	3	1	6	3
WITH CHILDREN UNDER 18 YEARS	55	49	69	66
WITH PERSONS 65 YEARS AND OVER	25	29	14	21
AVERAGE INCOME, EXPENDITURES AND SAVINGS				
TOTAL RECEIPTS	\$ 6,665	\$ 7,080	\$ 4,940	\$ 17,734
MONEY INCOME AFTER TAXES	4,424	4,660	3,853	3,864
OTHER MONEY RECEIPTS	98	87	103	466
DECREASE IN ASSETS	1,896	2,097	724	12,916
INCREASE IN LIABILITIES	247	236	260	488
ACCOUNT-BALANCING DIFFERENCE	-10	7	-44	-217
TOTAL DISBURSEMENTS				
INCREASE IN ASSETS	6,675	7,073	4,984	17,951
DECREASE IN LIABILITIES	2,468	2,706	1,205	13,478
PERSONAL INSURANCE	193	204	139	608
GIFTS AND CONTRIBUTIONS	200	212	169	183
EXPENDITURES FOR CURRENT CONSUMPTION	220	261	121	151
FOOD, TOTAL	3,594	3,690	3,350	3,531
FOOD PREPARED AT HOME	866	875	847	852
FOOD AWAY FROM HOME	728	744	690	718
TOBACCO	138	131	157	134
ALCOHOLIC BEVERAGES	64	61	72	62
HOUSING, TOTAL	27	26	30	31
SHELTER	917	922	889	1,059
RENTED DWELLING	310	282	379	322
OWNED DWELLING	100		358	95
OTHER SHELTER	178	246	1	215
FUEL, LIGHT, REFRIGERATION, WATER	32	36	20	12
HOUSEHOLD OPERATIONS	231	247	189	230
HOUSEFURNISHINGS AND EQUIPMENT	156	165	133	172
CLOTHING, CLOTHING MATERIALS, SERVICES	220	228	188	335
PERSONAL CARE	427	438	400	407
MEDICAL CARE	106	108	104	107
RECREATION	310	332	253	254
READING	123	124	121	105
EDUCATION	25	28	18	29
TRANSPORTATION	39	42	30	65
AUTOMOBILE	613	649	526	496
OTHER TRAVEL AND TRANSPORTATION	588	623	503	491
OTHER EXPENDITURES	25	26	23	5
VALUE OF ITEMS RECEIVED WITHOUT EXPENSE	77	85	60	64
FOOD	134	119	172	175
SHELTER	13	9	24	8
OTHER	11	3	31	13
PERCENT DISTRIBUTION	110	107	117	154
EXPENDITURES FOR CURRENT CONSUMPTION				
FOOD, TOTAL	100.0	100.0	100.0	100.0
FOOD PREPARED AT HOME	24.1	23.7	25.3	24.1
FOOD AWAY FROM HOME	20.3	20.2	20.6	20.3
TOBACCO	3.8	3.6	4.7	3.8
ALCOHOLIC BEVERAGES	1.8	1.7	2.1	1.8
HOUSING, TOTAL	.8	.7	.9	.9
SHELTER	25.5	25.0	26.5	30.0
RENTED DWELLING	8.6	7.6	11.3	9.1
OWNED DWELLING	2.8	.0	10.7	2.7
OTHER SHELTER	5.0	6.7	.0	6.1
FUEL, LIGHT, REFRIGERATION, WATER	.9	1.0	.6	.3
HOUSEHOLD OPERATIONS	6.4	6.7	5.6	6.5
HOUSEFURNISHINGS AND EQUIPMENT	4.3	4.5	4.0	4.9
CLOTHING, CLOTHING MATERIALS, SERVICES	6.1	6.2	5.6	9.5
PERSONAL CARE	11.9	11.9	11.9	11.5
MEDICAL CARE	2.9	2.9	3.1	3.0
RECREATION	8.6	9.0	7.6	7.2
READING	3.4	3.4	3.6	3.0
EDUCATION	.7	.8	.5	.8
TRANSPORTATION	1.1	1.1	.9	1.8
AUTOMOBILE	17.1	17.6	15.7	14.0
OTHER TRAVEL AND TRANSPORTATION	16.4	16.9	15.0	13.9
OTHER EXPENDITURES	.7	.7	.7	.1
	2.1	2.3	1.8	1.8

TABLE 6

SUMMARY OF FAMILY EXPENDITURES, INCOME, AND SAVINGS, BY EDUCATION OF FAMILY HEAD

ALL FARM FAMILIES AND SINGLE CONSUMERS - UNITED STATES, 1961

	TOTAL	YEARS OF EDUCATION OF FAMILY HEAD			
		8 OR LESS	9-12	13-16	OVER 16
FAMILY CHARACTERISTICS					
ESTIMATED NO. OF FAMILIES IN UNIVERSE (000)	3,512	2,014	1,234	235	30
NUMBER OF FAMILIES IN SAMPLE	1,967	1,135	686	129	17
PERCENT OF FAMILIES	100.0	57.3	35.1	6.7	.9
AVERAGE					
FAMILY SIZE	3.8	3.7	3.9	4.0	4.3
MONEY INCOME BEFORE TAXES	\$ 4,732	\$ 3,844	\$ 5,616	\$ 7,183	\$ 8,817
NET CHANGE IN ASSETS AND LIABILITIES	\$ 519	\$ 264	\$ 722	\$ 1,594	\$ 868
NUMBER OF FULL-TIME EARNERS	1.1	1.1	1.1	1.2	1.3
AGE OF HEAD	51	55	46	46	48
EDUCATION OF HEAD	9	6	11	15	17
NUMBER OF CHILDREN UNDER 18 YEARS	1.5	1.3	1.7	1.8	2.0
PERCENT					
HOMEOWNERS, ALL YEAR	71	70	72	75	77
AUTO OWNERS, END OF YEAR	91	87	97	99	100
NONWHITE	8	12	2		6
REPORTING SAVINGS INCREASE	56	54	58	68	52
DECREASE	41	43	40	31	48
NO CHANGE	3	4	1	1	
WITH CHILDREN UNDER 18 YEARS	55	47	66	67	60
WITH PERSONS 65 YEARS AND OVER	25	32	15	15	23
AVERAGE INCOME, EXPENDITURES AND SAVINGS					
TOTAL RECEIPTS	\$ 6,665	\$ 5,301	\$ 8,031	\$ 10,776	\$ 9,806
MONEY INCOME AFTER TAXES	4,424	3,614	5,233	6,679	7,933
OTHER MONEY RECEIPTS	98	53	134	296	6
DECREASE IN ASSETS	1,896	1,427	2,364	3,571	995
INCREASE IN LIABILITIES	247	207	300	230	872
ACCOUNT-BALANCING DIFFERENCE	-10	81	-101	-321	-256
TOTAL DISBURSEMENTS					
INCREASE IN ASSETS	6,675	5,220	8,132	11,097	10,062
DECREASE IN LIABILITIES	2,468	1,764	3,122	5,064	2,580
PERSONAL INSURANCE	193	134	263	331	154
GIFTS AND CONTRIBUTIONS	200	134	274	349	391
EXPENDITURES FOR CURRENT CONSUMPTION	220	165	269	411	443
FOOD, TOTAL	3,594	3,023	4,204	4,942	6,494
FOOD PREPARED AT HOME	866	767	976	1,106	1,167
FOOD AWAY FROM HOME	728	656	806	916	950
TOBACCO	138	111	170	190	217
ALCOHOLIC BEVERAGES	64	64	66	61	48
HOUSING, TOTAL	27	25	29	34	9
SHELTER	917	753	1,079	1,393	1,593
RENTED DWELLING	310	243	381	489	461
OWNED DWELLING	100	82	124	125	181
OTHER SHELTER	178	146	213	261	217
FUEL, LIGHT, REFRIGERATION, WATER	32	15	44	103	63
HOUSEHOLD OPERATIONS	231	202	264	295	372
HOUSEFURNISHINGS AND EQUIPMENT	156	123	183	274	389
CLOTHING, CLOTHING MATERIALS, SERVICES	220	185	251	335	371
PERSONAL CARE	427	342	525	602	714
MEDICAL CARE	106	88	127	147	202
RECREATION	310	273	350	392	425
READING	123	89	161	200	290
EDUCATION	25	19	30	44	73
TRANSPORTATION	39	24	56	78	85
AUTOMOBILE	613	519	710	757	1,743
OTHER TRAVEL AND TRANSPORTATION	588	499	678	728	1,705
OTHER EXPENDITURES	25	20	32	29	38
VALUE OF ITEMS RECEIVED WITHOUT EXPENSE	77	60	95	128	145
FOOD	134	118	143	180	494
SHELTER	13	16	10	13	11
OTHER	11	9	12	20	3
PERCENT DISTRIBUTION					
EXPENDITURES FOR CURRENT CONSUMPTION	100.0	100.0	100.0	100.0	100.0
FOOD, TOTAL	24.1	25.4	23.2	22.4	18.0
FOOD PREPARED AT HOME	20.3	21.7	19.2	18.5	14.6
FOOD AWAY FROM HOME	3.8	3.7	4.0	3.8	3.3
TOBACCO	1.8	2.1	1.6	1.2	.7
ALCOHOLIC BEVERAGES	.8	.8	.7	.7	.1
HOUSING, TOTAL	25.5	24.9	25.7	28.2	24.5
SHELTER	8.6	8.0	9.1	9.9	7.1
RENTED DWELLING	2.8	2.7	2.9	2.5	2.8
OWNED DWELLING	5.0	4.8	5.1	5.3	3.3
OTHER SHELTER	.9	.5	1.0	2.1	1.0
FUEL, LIGHT, REFRIGERATION, WATER	6.4	6.7	6.3	6.0	5.7
HOUSEHOLD OPERATIONS	4.3	4.1	4.4	5.5	6.0
HOUSEFURNISHINGS AND EQUIPMENT	6.1	6.1	6.0	6.8	5.7
CLOTHING, CLOTHING MATERIALS, SERVICES	11.9	11.3	12.5	12.2	11.0
PERSONAL CARE	2.9	2.9	3.0	3.0	3.1
MEDICAL CARE	8.6	9.0	8.3	7.9	6.5
RECREATION	3.4	2.9	3.8	4.0	4.5
READING	.7	.6	.7	.9	1.1
EDUCATION	1.1	.8	1.3	1.6	1.3
TRANSPORTATION	17.1	17.2	16.9	15.3	26.8
AUTOMOBILE	16.4	16.5	16.1	14.7	26.2
OTHER TRAVEL AND TRANSPORTATION	.7	.7	.8	.6	.6
OTHER EXPENDITURES	2.1	2.0	2.3	2.6	2.2

TABLE 7

SUMMARY OF FAMILY EXPENDITURES, INCOME, AND SAVINGS, BY RACE

ALL FARM FAMILIES AND SINGLE CONSUMERS - UNITED STATES, 1961

	TOTAL	WHITE	NEGRO	OTHER
FAMILY CHARACTERISTICS				
ESTIMATED NO. OF FAMILIES IN UNIVERSE (000)	3,512	3,247	265	
NUMBER OF FAMILIES IN SAMPLE	1,967	1,813	154	0
PERCENT OF FAMILIES	100.0	92.5	7.5	
AVERAGE				
FAMILY SIZE	3.8	3.7	5.0	
MONEY INCOME BEFORE TAXES	\$ 4,732	\$ 4,941	\$ 2,163	
NET CHANGE IN ASSETS AND LIABILITIES	\$ 519	\$ 566	\$ -62	
NUMBER OF FULL-TIME EARNERS	1.1	1.1	1.1	
AGE OF HEAD	51	51	52	
EDUCATION OF HEAD	9	9	5	
NUMBER OF CHILDREN UNDER 18 YEARS	1.5	1.4	2.4	
PERCENT				
HOMEDOWNERS, ALL YEAR	71	74	33	
AUTO OWNERS, END OF YEAR	91	93	66	
NONWHITE	8		100	
REPORTING SAVINGS INCREASE	56	57	44	
DECREASE	41	41	45	
NO CHANGE	3	2	11	
WITH CHILDREN UNDER 18 YEARS	55	55	60	
WITH PERSONS 65 YEARS AND OVER	25	25	24	
AVERAGE INCOME, EXPENDITURES AND SAVINGS				
TOTAL RECEIPTS	\$ 6,665	\$ 6,990	\$ 2,670	
MONEY INCOME AFTER TAXES	4,424	4,611	2,130	
OTHER MONEY RECEIPTS	98	105	13	
DECREASE IN ASSETS	1,896	2,024	315	
INCREASE IN LIABILITIES	247	250	212	
ACCOUNT-BALANCING DIFFERENCE	-10	-13	19	
TOTAL DISBURSEMENTS				
INCREASE IN ASSETS	6,675	7,003	2,651	
DECREASE IN LIABILITIES	2,468	2,640	366	
PERSONAL INSURANCE	193	200	99	
GIFTS AND CONTRIBUTIONS	200	211	64	
EXPENDITURES FOR CURRENT CONSUMPTION	220	234	54	
FOOD, TOTAL	3,594	3,718	2,068	
FOOD PREPARED AT HOME	866	889	586	
FOOD AWAY FROM HOME	728	747	495	
TOBACCO	138	142	91	
ALCOHOLIC BEVERAGES	64	65	53	
HOUSING, TOTAL	27	27	20	
SHELTER	917	956	434	
RENTED DWELLING	310	325	120	
OWNED DWELLING	100	102	77	
OTHER SHELTER	178	190	30	
FUEL, LIGHT, REFRIGERATION, WATER	32	33	13	
HOUSEHOLD OPERATIONS	231	243	95	
HOUSEFURNISHINGS AND EQUIPMENT	156	163	69	
CLOTHING, CLOTHING MATERIALS, SERVICES	220	225	150	
PERSONAL CARE	427	436	311	
MEDICAL CARE	106	109	75	
RECREATION	310	324	134	
READING	123	130	48	
EDUCATION	25	27	5	
TRANSPORTATION	39	41	14	
AUTOMOBILE	613	634	343	
OTHER TRAVEL AND TRANSPORTATION	588	608	330	
OTHER EXPENDITURES	25	26	13	
VALUE OF ITEMS RECEIVED WITHOUT EXPENSE	77	80	45	
FOOD	134	137	116	
SHELTER	13	12	33	
OTHER	11	11	14	
PERCENT DISTRIBUTION	110	114	69	
EXPENDITURES FOR CURRENT CONSUMPTION				
FOOD, TOTAL	100.0	100.0	100.0	
FOOD PREPARED AT HOME	24.1	23.9	28.3	
FOOD AWAY FROM HOME	20.3	20.1	23.9	
TOBACCO	3.8	3.8	4.4	
ALCOHOLIC BEVERAGES	1.8	1.7	2.6	
HOUSING, TOTAL	.8	.7	1.0	
SHELTER	25.5	25.7	21.0	
RENTED DWELLING	8.6	8.7	5.8	
OWNED DWELLING	2.8	2.7	3.7	
OTHER SHELTER	5.0	5.1	1.5	
FUEL, LIGHT, REFRIGERATION, WATER	.9	.9	.6	
HOUSEHOLD OPERATIONS	6.4	6.5	4.6	
HOUSEFURNISHINGS AND EQUIPMENT	4.3	4.4	3.3	
CLOTHING, CLOTHING MATERIALS, SERVICES	6.1	6.1	7.3	
PERSONAL CARE	11.9	11.7	15.0	
MEDICAL CARE	2.9	2.9	3.6	
RECREATION	8.6	8.7	6.5	
READING	3.4	3.5	2.3	
EDUCATION	.7	.7	.2	
TRANSPORTATION	1.1	1.1	.7	
AUTOMOBILE	17.1	17.0	16.6	
OTHER TRAVEL AND TRANSPORTATION	16.4	16.3	16.0	
OTHER EXPENDITURES	.7	.7	.6	
	2.1	2.2	2.2	

TABLE B
SUMMARY OF FAMILY EXPENDITURES, INCOME, AND SAVINGS, BY FAMILY TYPE
ALL FARM FAMILIES AND SINGLE CONSUMERS - UNITED STATES, 1961

	TOTAL	HUSBAND- WIFE ONLY	H-W OLDEST CHILD			OTHER HUSBAND- WIFE	ONE PARENT, CHILDREN	ALL OTHER FAMILIES
			UNDER 6 YEARS	6-17 YEARS	18 YEARS AND OVER			
FAMILY CHARACTERISTICS								
ESTIMATED NO. OF FAMILIES IN UNIVERSE (000)	3,512	842	218	1,039	640	323	87	363
NUMBER OF FAMILIES IN SAMPLE	1,967	472	121	579	358	184	49	204
PERCENT OF FAMILIES	100.0	24.0	6.2	29.6	18.2	9.2	2.5	10.3
AVERAGE								
FAMILY SIZE	3.8	2.0	3.8	5.1	4.8	4.9	2.8	1.8
MONEY INCOME BEFORE TAXES	\$ 4,732	\$ 3,798	\$ 4,493	\$ 5,332	\$ 5,886	\$ 5,261	\$ 3,172	\$ 3,190
NET CHANGE IN ASSETS AND LIABILITIES	\$ 519	\$ 534	\$ 650	\$ 670	\$ 163	\$ 784	\$ -53	\$ 501
NUMBER OF FULL-TIME EARNERS	1.1	1.0	1.0	1.1	1.6	1.3	1.1	1.1
AGE OF HEAD	51	61	30	43	54	52	60	59
EDUCATION OF HEAD	9	8	11	9	9	8	8	8
NUMBER OF CHILDREN UNDER 18 YEARS	1.5		2.0	3.1	1.5	1.7	1.0	.2
PERCENT								
HOMEOWNERS, ALL YEAR	71	83	31	67	76	74	64	67
AUTO OWNERS, END OF YEAR	91	91	92	95	95	93	70	74
NONWHITE	8	4	3	5	7	17	18	13
REPORTING SAVINGS INCREASE	56	55	57	57	53	67	41	55
DECREASE	41	42	43	42	46	31	48	36
NO CHANGE	3	3		1	1	2	12	9
WITH CHILDREN UNDER 18 YEARS	55		100	100	59	70	46	9
WITH PERSONS 65 YEARS AND OVER	25	39		2	16	60	40	52
AVERAGE INCOME, EXPENDITURES AND SAVINGS								
TOTAL RECEIPTS	\$ 6,665	\$ 5,447	\$ 6,277	\$ 7,746	\$ 8,371	\$ 6,430	\$ 4,253	\$ 4,408
MONEY INCOME AFTER TAXES	4,424	3,513	4,270	5,043	5,433	4,954	3,005	2,953
OTHER MONEY RECEIPTS	98	65	61	162	124	58	11	21
DECREASE IN ASSETS	1,896	1,762	1,686	2,179	2,454	1,215	1,146	1,323
INCREASE IN LIABILITIES	247	107	260	362	360	203	91	111
ACCOUNT-BALANCING DIFFERENCE	-10	-8	-69	-34	104	-144	-19	-3
TOTAL DISBURSEMENTS	6,675	5,455	6,346	7,780	8,267	6,574	4,272	4,411
INCREASE IN ASSETS	2,468	2,281	2,308	2,992	2,745	1,996	1,115	1,758
DECREASE IN LIABILITIES	193	121	288	219	231	207	69	177
PERSONAL INSURANCE	200	143	181	262	246	189	111	112
GIFTS AND CONTRIBUTIONS	220	286	146	194	229	206	231	183
EXPENDITURES FOR CURRENT CONSUMPTION	3,594	2,624	3,423	4,113	4,816	3,976	2,746	2,181
FOOD, TOTAL	866	610	833	1,053	1,045	977	735	569
FOOD PREPARED AT HOME	728	553	730	879	840	830	594	448
FOOD AWAY FROM HOME	138	57	103	174	205	147	141	121
TOBACCO	64	50	61	72	71	83	54	51
ALCOHOLIC BEVERAGES	27	22	24	32	28	28	19	25
HOUSING, TOTAL	917	761	1,045	1,023	1,116	892	734	612
SHELTER	310	246	403	321	432	259	221	221
RENTED OWELLING	100	58	292	129	81	60	48	88
OWNED OWELLING	178	179	104	180	233	175	144	124
OTHER SHELTER	32	9	7	12	118	24	29	9
FUEL, LIGHT, REFRIGERATION, WATER	231	216	234	257	254	230	195	163
HOUSEHOLD OPERATIONS	156	125	180	184	162	158	140	127
HOUSEFURNISHINGS AND EQUIPMENT	220	174	228	261	268	245	178	101
CLOTHING, CLOTHING MATERIALS, SERVICES	427	221	322	556	653	480	299	186
PERSONAL CARE	106	75	95	133	142	112	81	49
MEDICAL CARE	310	276	309	333	350	394	211	196
RECREATION	123	75	115	162	166	125	79	63
READING	25	24	22	30	27	25	20	16
EDUCATION	39	1	14	46	112	31	11	5
TRANSPORTATION	613	450	531	597	981	749	400	363
AUTOMOBILE	588	434	515	568	940	726	378	350
OTHER TRAVEL AND TRANSPORTATION	25	16	16	29	41	23	22	13
OTHER EXPENDITURES	77	59	52	76	125	80	103	46
VALUE OF ITEMS RECEIVED WITHOUT EXPENSE	134	109	193	162	114	151	128	101
FOOD	13	8	23	12	11	28	30	11
SHELTER	11	11	12	13	2	5	23	22
OTHER	110	90	158	137	101	118	75	68
PERCENT DISTRIBUTION								
EXPENDITURES FOR CURRENT CONSUMPTION	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
FOOD, TOTAL	24.1	23.2	24.3	25.6	21.7	24.6	26.8	26.1
FOOD PREPARED AT HOME	20.3	21.1	21.3	21.4	17.4	20.9	21.6	20.5
FOOD AWAY FROM HOME	3.8	2.2	3.0	4.2	4.3	3.7	5.1	5.5
TOBACCO	1.8	1.9	1.8	1.8	1.5	2.1	2.0	2.3
ALCOHOLIC BEVERAGES	.8	.8	.7	.8	.6	.7	.7	1.1
HOUSING, TOTAL	25.5	29.0	30.5	24.9	23.2	22.4	26.7	28.1
SHELTER	8.6	9.4	11.8	7.8	9.0	6.5	8.0	10.1
RENTED OWELLING	2.8	2.2	8.5	3.1	1.7	1.5	1.7	4.0
OWNED OWELLING	5.0	6.8	3.0	4.4	4.8	4.4	5.2	5.7
OTHER SHELTER	.9	.3	.2	.3	2.4	.6	1.1	.4
FUEL, LIGHT, REFRIGERATION, WATER	6.4	8.2	6.8	6.2	5.3	5.8	7.1	7.5
HOUSEHOLD OPERATIONS	4.3	4.8	5.3	4.5	3.4	4.0	5.1	5.8
HOUSEFURNISHINGS AND EQUIPMENT	6.1	6.6	6.7	6.3	5.6	6.2	6.5	4.6
CLOTHING, CLOTHING MATERIALS, SERVICES	11.9	8.4	9.4	13.5	13.6	12.1	10.9	8.5
PERSONAL CARE	2.9	2.9	2.8	3.2	2.9	2.8	2.9	2.2
MEDICAL CARE	8.6	10.5	9.0	8.1	7.3	9.9	7.7	9.0
RECREATION	3.4	2.9	3.4	3.9	3.4	3.1	2.9	2.9
READING	.7	.9	.6	.7	.6	.6	.7	.7
EDUCATION	1.1	.0	.4	1.1	2.3	.8	.4	.2
TRANSPORTATION	17.1	17.1	15.5	14.5	20.4	18.8	14.6	16.6
AUTOMOBILE	16.4	16.5	15.0	13.8	19.5	18.3	13.8	16.0
OTHER TRAVEL AND TRANSPORTATION	.7	.6	.5	.7	.9	.6	.8	.6
OTHER EXPENDITURES	2.1	2.2	1.5	1.8	2.6	2.0	3.8	2.1

TABLE 9

SUMMARY OF FAMILY EXPENDITURES, INCOME, AND SAVINGS, BY NUMBER OF FULL-TIME EARNERS IN FAMILY
ALL FARM FAMILIES AND SINGLE CONSUMERS - UNITED STATES, 1961

FAMILY CHARACTERISTICS	NUMBER OF FULL-TIME EARNERS				
	TOTAL	NONE	1	2	3 OR MORE
ESTIMATED NO. OF FAMILIES IN UNIVERSE (000)	3,512	210	2,672	520	110
NUMBER OF FAMILIES IN SAMPLE	1,967	121	1,492	292	62
PERCENT OF FAMILIES	100.0	6.0	76.1	14.8	3.1
AVERAGE					
FAMILY SIZE	3.8	2.9	3.7	4.2	6.1
MONEY INCOME BEFORE TAXES	\$ 4,732	\$ 2,094	\$ 4,599	\$ 5,919	\$ 7,368
NET CHANGE IN ASSETS AND LIABILITIES	\$ 519	\$ -150	\$ 546	\$ 509	\$ 1,180
NUMBER OF FULL-TIME EARNERS	1.1		1.0	2.0	3.3
AGE OF HEAD	51	59	50	54	53
EDUCATION OF HEAD	9	7	9	9	8
NUMBER OF CHILDREN UNDER 18 YEARS	1.5	1.1	1.6	1.3	2.0
PERCENT					
HOMEOWNERS, ALL YEAR	71	42	73	76	65
AUTO OWNERS, END OF YEAR	91	61	92	97	86
NONWHITE	8	27	6	7	15
REPORTING SAVINGS INCREASE	56	43	57	56	59
DECREASE	41	45	41	43	37
NO CHANGE	3	12	2	1	5
WITH CHILDREN UNDER 18 YEARS	55	37	56	52	69
WITH PERSONS 65 YEARS AND OVER	25	52	22	27	27
AVERAGE INCOME, EXPENDITURES AND SAVINGS					
TOTAL RECEIPTS	\$ 6,665	\$ 2,906	\$ 6,700	\$ 7,552	\$ 8,759
MONEY INCOME AFTER TAXES	4,424	2,047	4,319	5,445	6,688
OTHER MONEY RECEIPTS	98	84	98	94	133
DECREASE IN ASSETS	1,896	680	2,047	1,698	1,461
INCREASE IN LIABILITIES	247	95	236	315	477
ACCOUNT-BALANCING DIFFERENCE	-10	73	-49	22	567
TOTAL DISBURSEMENTS	6,675	2,833	6,749	7,530	8,192
INCREASE IN ASSETS	2,468	536	2,651	2,224	2,874
DECREASE IN LIABILITIES	193	89	179	298	244
PERSONAL INSURANCE	200	46	198	257	264
GIFTS AND CONTRIBUTIONS	220	89	225	243	246
EXPENDITURES FOR CURRENT CONSUMPTION	3,594	2,073	3,496	4,508	4,564
FOOD, TOTAL	866	564	853	1,003	1,130
FOOD PREPARED AT HOME	728	492	725	801	931
FOOD AWAY FROM HOME	138	72	128	202	199
TOBACCO	64	46	60	88	93
ALCOHOLIC BEVERAGES	27	10	27	31	49
HOUSING, TOTAL	917	518	929	995	995
SHELTER	310	166	318	311	379
RENTED DWELLING	100	80	106	83	97
OWNED DWELLING	178	81	180	191	251
OTHER SHELTER	32	5	32	37	31
FUEL, LIGHT, REFRIGERATION, WATER	231	137	236	251	211
HOUSEHOLD OPERATIONS	156	87	155	191	144
HOUSEFURNISHINGS AND EQUIPMENT	220	128	220	242	261
CLOTHING, CLOTHING MATERIALS, SERVICES	427	209	408	569	635
PERSONAL CARE	106	56	103	138	131
MEDICAL CARE	310	217	310	353	277
RECREATION	123	56	119	158	188
READING	25	13	25	32	22
EDUCATION	39	7	39	54	29
TRANSPORTATION	613	269	553	980	958
AUTOMOBILE	588	250	533	930	934
OTHER TRAVEL AND TRANSPORTATION	25	19	20	50	24
OTHER EXPENDITURES	77	108	70	107	57
VALUE OF ITEMS RECEIVED WITHOUT EXPENSE	134	187	134	117	113
FOOD	13	32	13	6	8
SHELTER	11	67	8	7	
OTHER	110	88	113	104	105
PERCENT DISTRIBUTION					
EXPENDITURES FOR CURRENT CONSUMPTION	100.0	100.0	100.0	100.0	100.0
FOOD, TOTAL	24.1	27.2	24.4	22.2	24.8
FOOD PREPARED AT HOME	20.3	23.7	20.7	17.8	20.4
FOOD AWAY FROM HOME	3.8	3.5	3.7	4.5	4.4
TOBACCO	1.8	2.2	1.7	2.0	2.0
ALCOHOLIC BEVERAGES	.8	.5	.8	.7	1.1
HOUSING, TOTAL	25.5	25.0	26.6	22.1	21.8
SHELTER	8.6	8.0	9.1	6.9	8.3
RENTED DWELLING	2.8	3.9	3.0	1.8	2.1
OWNED DWELLING	5.0	3.9	5.1	4.2	5.5
OTHER SHELTER	.9	.2	.9	.8	.7
FUEL, LIGHT, REFRIGERATION, WATER	6.4	6.6	6.7	5.6	4.6
HOUSEHOLD OPERATIONS	4.3	4.2	4.4	4.2	3.2
HOUSEFURNISHINGS AND EQUIPMENT	6.1	6.2	6.3	5.4	5.7
CLOTHING, CLOTHING MATERIALS, SERVICES	11.9	10.1	11.7	12.6	13.9
PERSONAL CARE	2.9	2.7	2.9	3.1	2.9
MEDICAL CARE	8.6	10.5	8.9	7.8	6.1
RECREATION	3.4	2.7	3.4	3.5	4.1
READING	.7	.6	.7	.7	.5
EDUCATION	1.1	.3	1.1	1.2	.6
TRANSPORTATION	17.1	13.0	15.8	21.7	21.0
AUTOMOBILE	16.4	12.1	15.2	20.6	20.5
OTHER TRAVEL AND TRANSPORTATION	.7	.9	.6	1.1	.5
OTHER EXPENDITURES	2.1	5.2	2.0	2.4	1.2

TABLE 10

SUMMARY OF FAMILY EXPENDITURES, INCOME, AND SAVINGS, BY LOCATION
INSIDE OR OUTSIDE SMSA'S

ALL FARM FAMILIES AND SINGLE CONSUMERS - UNITED STATES, 1961

	TOTAL	INSIDE SMSA'S	OUTSIDE SMSA'S
FAMILY CHARACTERISTICS			
ESTIMATED NO. OF FAMILIES IN UNIVERSE (000)	3,512	339	3,173
NUMBER OF FAMILIES IN SAMPLE	1,967	189	1,778
PERCENT OF FAMILIES	100.0	9.6	90.4
AVERAGE			
FAMILY SIZE	3.8	3.7	3.8
MONEY INCOME BEFORE TAXES	\$ 4,732	\$ 6,161	\$ 4,579
NET CHANGE IN ASSETS AND LIABILITIES	\$ 519	\$ 426	\$ 529
NUMBER OF FULL-TIME EARNERS	1.1	1.2	1.1
AGE OF HEAD	51	52	51
EDUCATION OF HEAD	9	9	9
NUMBER OF CHILDREN UNDER 18 YEARS	1.5	1.4	1.5
PERCENT			
HOMEOWNERS, ALL YEAR	71	70	71
AUTO OWNERS, END OF YEAR	91	98	90
NONWHITE	8	3	8
REPORTING SAVINGS INCREASE	56	55	56
DECREASE	41	42	41
NO CHANGE	3	3	3
WITH CHILDREN UNDER 18 YEARS	55	49	55
WITH PERSONS 65 YEARS AND OVER	25	25	25
AVERAGE INCOME, EXPENDITURES AND SAVINGS			
TOTAL RECEIPTS	\$ 6,665	\$ 8,970	\$ 6,420
MONEY INCOME AFTER TAXES	4,424	5,515	4,309
OTHER MONEY RECEIPTS	98	54	103
DECREASE IN ASSETS	1,896	3,167	1,760
INCREASE IN LIABILITIES	247	234	248
ACCOUNT-BALANCING DIFFERENCE	-10	127	-25
TOTAL DISBURSEMENTS			
INCREASE IN ASSETS	6,675	8,843	6,445
DECREASE IN LIABILITIES	2,468	3,582	2,349
PERSONAL INSURANCE	193	245	187
GIFTS AND CONTRIBUTIONS	200	284	191
EXPENDITURES FOR CURRENT CONSUMPTION	220	325	209
FOOD, TOTAL	3,594	4,407	3,509
FOOD PREPARED AT HOME	866	1,052	846
FOOD AWAY FROM HOME	728	879	712
TOBACCO	138	173	134
ALCOHOLIC BEVERAGES	64	63	65
HOUSING, TOTAL	27	38	26
SHELTER	917	1,192	887
RENTED OWELLING	310	465	293
OWNED OWELLING	100	153	95
OTHER SHELTER	178	278	167
FUEL, LIGHT, REFRIGERATION, WATER	32	34	31
HOUSEHOLD OPERATIONS	231	299	224
HOUSEFURNISHINGS AND EQUIPMENT	156	195	152
CLOTHING, CLOTHING MATERIALS, SERVICES	220	233	218
PERSONAL CARE	427	452	424
MEDICAL CARE	106	127	104
RECREATION	310	430	297
READING	123	131	123
EDUCATION	25	31	25
TRANSPORTATION	39	36	39
AUTOMOBILE	613	735	600
OTHER TRAVEL AND TRANSPORTATION	588	719	574
OTHER EXPENDITURES	25	16	26
VALUE OF ITEMS RECEIVED WITHOUT EXPENSE	77	120	73
FOOD	134	125	135
SHELTER	13	5	14
OTHER	11	30	9
PERCENT DISTRIBUTION	110	90	112
EXPENDITURES FOR CURRENT CONSUMPTION			
FOOD, TOTAL	100.0	100.0	100.0
FOOD PREPARED AT HOME	24.1	23.9	24.1
FOOD AWAY FROM HOME	20.3	19.9	20.3
TOBACCO	3.8	3.9	3.8
ALCOHOLIC BEVERAGES	1.8	1.4	1.9
HOUSING, TOTAL	.8	.9	.7
SHELTER	25.5	27.0	25.3
RENTED OWELLING	8.6	10.6	8.3
OWNED OWELLING	2.8	3.5	2.7
OTHER SHELTER	5.0	6.3	4.8
FUEL, LIGHT, REFRIGERATION, WATER	.9	.8	.9
HOUSEHOLD OPERATIONS	6.4	6.8	6.4
HOUSEFURNISHINGS AND EQUIPMENT	4.3	4.4	4.3
CLOTHING, CLOTHING MATERIALS, SERVICES	6.1	5.3	6.2
PERSONAL CARE	11.9	10.3	12.1
MEDICAL CARE	2.9	2.9	3.0
RECREATION	8.6	9.8	8.5
READING	3.4	3.0	3.5
EDUCATION	.7	.7	.7
TRANSPORTATION	1.1	.8	1.1
AUTOMOBILE	17.1	16.7	17.1
OTHER TRAVEL AND TRANSPORTATION	16.4	16.3	16.4
OTHER EXPENDITURES	.7	.4	.7
	2.1	2.7	2.1

